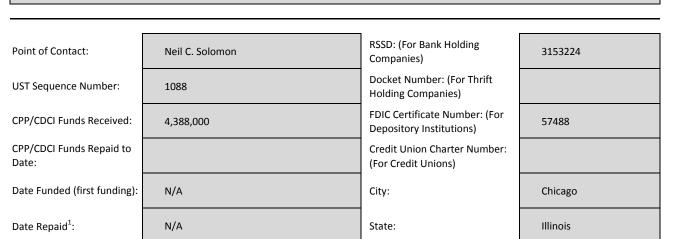


(Include Holding Company Where Applicable)

Metrono	olitan	Capital	Bancorp.	Inc



¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

Х	Increase lending or reduce lending less than otherwise would have occurred.
	In 2011, the Bank's overall loan portfolio decreased by 1.0%. The Bank was able to replace loans that paid off and maintain adequate
	regulatory capital levels. The Bank's Tier 1 and Risk Weighted Capital Ratios were 8.42% and 12.85% of December 31, 2011.







Metropolitan Capital Bancorp, Inc. To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, X commercial mortgage loans, small business loans, etc.). In 2011, the Bank was able to increase residential real estate loans by 14.3%, construction loans by 24.0% and commercial loans by 10.6%. Overall loans decreased by 1.0%. Increase securities purchased (ABS, MBS, etc.). Make other investments.







(include Holding Company where Applicable)	1789	
Metropolitan Capital Bancorp, Inc.		
Increase reserves for non-performing assets.		
Reduce borrowings.		
Increase charge-offs.		





(Include Holding Company Where Applicable)		1789	
Me	Metropolitan Capital Bancorp, Inc.		
		_	
	Purchase another financial institution or purchase assets from another financial institution.		
	Held as non-leveraged increase to total capital.		



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Metropolitan Capital Bancorp, Inc.	

What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?		
What actions were you able to avoid because of the capital infusion of CPP/CDCI funds? The Bank did not have to restrict loan growth and instead was able to continue with new lending while maintaining adequate regulatory		
capital levels.		



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Metropolitan Capital Bancorp, Inc.

What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?		
In 2011, the Bank has been able to achieve asset growth of 10.0% while maintaining appropriate regulatory capital. The Bank has continued		
to be able to identify prudent lending opportunities and maintain its loan portfolio. As noted earlier, the Bank achieved loan growth in		
residential real estate, construction, and commercial loans during 2011. The overall loan portfolio decreased 1.0%. The Bank continues to		
maintain its well capitalized status.		
maintain its wen capitalized status.		



NAME OF INSTITUTION

(Include Holding	Company	Where Applicable)	

Metropolitan Capital Bancorp, Inc.

Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.